CLAIMS LISTING

1-25. (Canceled).

26.   (Currently amended) A computerized method comprising:

maintaining <u>on a server</u> a payment account in a user-accessible electronic wallet corresponding to a particular user<u>, wherein the payment account stores information that identifies an associated external account where funds available to the user are maintained</u>; and

restricting where funds in <u>the external account identified by</u> the payment account can be spent.

27.   (Withdrawn).

28.   (Original) A method as recited in claim 26, wherein the restricting comprises restricting which on-line merchants the funds can be spent at.

29.   (Currently amended) A method as recited in claim 26, further comprising limiting, via an expiration date, when the ~~payment account~~ funds can be spent.

30.   (Original)   A method as recited in claim 28, wherein the on-line merchants that the funds can be spent at are a group of merchants that changes over time.

31.   (Currently amended)   A method as recited in claim 26, further comprising restricting how the funds in the external account identified by the payment account can be combined with funds from another external account identified by another payment account prior to being spent.

32.   (Currently amended)   A method as recited in claim 26, wherein the external account identified by the payment account comprises one of: a credit card account, a debit card account, a gift certificate account; a rebate account, a cash account, an allowance account, or a reward account.

33.   (Currently amended)   A method as recited in claim 26, further comprising restricting different external accounts identified by payment accounts in the electronic wallet in different manners.

34-42. (Canceled).

43.   (Currently amended)   A method as recited in claim 26, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds in identified by the payment account can be spent.

44.   (Currently amended) One or more computer readable media having stored thereon instructions that, when executed by one or more processors, causes the one or more processors to:

maintain on a server a payment account in a user-accessible electronic wallet corresponding to a particular user, wherein the payment account stores information that identifies an external account where funds available to the user are maintained; and

restrict where funds in the external account identified by the payment account can be spent.

45.   (Currently Amended) One or more computer readable media as recited in claim 44, wherein to restrict where funds in identified by the payment account can be spent is to restrict which on-line merchants the funds can be spent at.

46.   (Currently Amended) One or more computer readable media as recited in claim 44, wherein the instructions further cause to one or more processors to limit, via an expiration date, when funds in the external account identified by the payment account can be spent.

47.   (Previously presented) One or more computer readable media as recited in claim 45, wherein the on-line merchants that the funds can be spent at are a group of merchants that changes over time.

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48.   (Currently amended)   One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict how the funds in the external account identified by the payment account can be combined with funds from another external account identified by another payment account prior to being spent.

49.   (Currently amended)   One or more computer readable media as recited in claim 44, wherein the external account identified by the payment account comprises one of: a gift certificate account, a rebate account, an allowance account, or a reward account.

50.   (Currently amended)   One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict different external accounts identified by payment accounts in the electronic wallet in different manners.

51.   (Currently amended)   One or more computer readable media as recited in claim 44, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds in identified by the payment account can be spent.

52.   (Currently amended) A system comprising:
a server having:
a processor; and

a memory configured to maintain instructions executable on the processor to provide:

means for maintaining on the server a payment account in a user-accessible electronic wallet corresponding to a particular user, wherein the payment account stores information that identifies an external account where funds available to the user are maintained; and

means for restricting where funds in the external account identified by the payment account can be spent.

53. (Currently amended) A system as recited in claim 52, wherein the means for restricting comprises means for restricting how the funds in the external account identified by the payment account can be combined with funds from another external account identified by another payment account prior to being spent.

54. (Currently amended) A system as recited in claim 52, further comprising maintaining, in wherein the electronic wallet maintains[[,]] restrictions regarding where the funds in identified by the payment account can be spent.